

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

JAMIE EUGENE BITNER and TABITHA

MICHELLE BITNER

a/k/a TABITHA MICHELLE HAJNY, TABITHA

MOULDEN

S.S. Nos.: xxx-xx-6183 and xxx-xx-4014

Mailing Address: 405 COPPER CREEK DR, Raeford, NC 28376-

Case No. 10-81206

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on July 12, 2010.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: July 30, 2010

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtors
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)				Date: 7/1/10				
				Lastname-SS#: Bitner-6183				
RETAIN COLLATERAL & PAY DIRECTLY OUTSIDE PLAN				SURRENDER COLLATERAL				
Retain	Creditor Name	Sch D #	Description of Collateral	Creditor Name	Description of Collateral			
	Hoke County Taxes	3	House & Lot	Santander	2007 Nissan Xterra			
Retain	USAA Federal Savings Bank	6	House & Lot					
ARREARAGE CLAIMS				REJECTED EXECUTORY CONTRACTS/LEASES				
Retain	Creditor Name	Sch D #	Arrearage Amount	(See *)	Creditor Name	Description of Collateral		
	Hoke County Taxes	3		**	Gold's Gym	Contract		
Retain	USAA Federal Savings Bank	6		**				
				**				
Retain	None			**				
				**				
Retain				**				
				**				
LIEN - DUE ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS				SECURED DEBTS @ FMV				
Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral	
	None				N/A	n/a		
Retain					N/A	n/a		
					N/A	n/a		
Retain					N/A	n/a		
					N/A	n/a		
SECURED DEBTS @ 100%				SECURED DEBTS @ FMV				
Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral	
	Santander	4	\$14,760	5.00	\$148	\$288.18	2007 Nissan Titan	
Retain					5.00			
					5.00			
Retain					5.00			
					5.00			
ATTORNEY FEE (Up to part)				PROPOSED CHAPTER 13 PLAN PAYMENT				
Law Offices of John T. Orcutt, P.C.		Amount		\$ 1,478		per month for	60	months, then
SECURED TAXES		Secured Amnt		\$ N/A		per month for	N/A	months.
IRS Tax Liens								
Real Property Taxes on Retained Realty								
UNSECURED PRIORITY DEBTS				Adequate Protection Payment Period: 2.01 months.				
IRS Taxes		Amount		Sch D # = The number of the secured debt as listed on Schedule D.				
State Taxes				Adequate Protection = Monthly 'Adequate Protection' payment amt.				
Personal Property Taxes				† = May include up to 2 post-petition payments.				
Alimony or Child Support Arrearage				* Co-sign protect on all debts so designated on the filed schedules.				
CO-SIGN PROTECT (Pay 100%)		Int. %	Payoff Amt	** = Greater of DMI x ACP or EAE (Page 4 of 4)				
All Co-Sign Protect Debts (See *)				Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO				
GENERAL NON-PRIORITY UNSECURED DEBTS				Other Miscellaneous Provisions				
DMI= None(\$0)		None(\$0)		Plan to allow for 3 "waivers". Interest on EAE at fed. judgment rate				

CERTIFICATE OF SERVICE

I, WILLIAM MCDONALD, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s WILLIAM MCDONALD
WILLIAM MCDONALD

North Carolina Department of Revenue c/o NC Department of Justice Post Office Box 629 Raleigh, NC 27602-0629	Internal Revenue Service (ED)** Post Office Box 21126 Philadelphia, PA 19114-0326	Capital One Bank Post Office Box 85167 Richmond, VA 23285-5167
Employment Security Commission Attn: Benefit Payment Control Post Office Box 26504 Raleigh, NC 27611-6504	US Attorney's Office (ED)** 310 New Bern Avenue Suite 800, Federal Building Raleigh, NC 27601-1461	Children of Jamie Bitner c/o Jennifer Solomon Bitner 35637 County Road 439 Eustis, FL 32736
Credit Bureau Post Office Box 26140 Greensboro, NC 27402	American Eagle c/o GE Money Bank Post Office Box 981400 Roswell, GA 30076-1400	Credit Bureau of Greensboro Post Office Box 26140 Greensboro, NC 27402-0040
NC Child Support Centralized Collections Post Office Box 900006 Raleigh, NC 27675-9006	AT&T c/o NRS LTD 2304 Tarpley Road #134 The Colony, TX 75056	Florida Child Support Enforcemen Lake County 550 West Main Street Tavares, FL 32778-3115
Equifax Information Systems LLC P.O. Box 740241 Atlanta, GA 30374-0241	AT&T Post Office Box 6013 Sioux Falls, SD 57117-6013	FLSDU Post Office Box 8500 Tallahassee, FL 32314-8500
Experian P.O. Box 2002 Allen, TX 75013-2002	AT&T Post Office Box 105503 Atlanta, GA 30348	Ford Credit c/o Correspondence Post Office Box 542000 Omaha, NE 68154-8000
Innovis Data Solutions Attn: Consumer Assistance P.O. Box 1534 Columbus, OH 43216-1534	AT&T Mobility Post Office Box 772349 Ocala, FL 34477-2349	Ford Motor Credit National Bankruptcy Service Cente Post Office Box 537901 Livonia, MI 48153-7901
Trans Union Corporation P.O. Box 2000 Crum Lynne, PA 19022-2000	Best Buy Reward Zone Program Post Office Box 80045 Salinas, CA 93912-0045	Friedmans 220 W Schrock Road Westerville, OH 43081
ChexSystems Attn: Consumer Relations 7805 Hudson Road, Ste. 100 Woodbury, MN 55125	Jennifer Solomon Bitner 35637 County Road 439 Eustis, FL 32736	GE Money Bank Bankruptcy Dept. Post Office Box 103104 Roswell, GA 30076-3104

Gold's Gym
2485 Hope Mills Road
Fayetteville, NC 28304

Macy's
Post Office Box 8053
Mason, OH 45040-8053

Sallie Mae
Post Office Box 9500
Wilkes Barre, PA 18773-9500

Hoke County Tax Collector
Post Office Box 217
Raeford, NC 28376-0217

Military Credit Services, LLC
1150 E. Little Creek Road
Suite 201
Norfolk, VA 23518

Santander
8585 Stemmons Fwy
Suite 1100-N
Dallas, TX 75247

Home Depot Credit Services
Post Office Box 653000
Dallas, TX 75265-3000

Military Star Card
3911 South Walton Walker Boulevard
Dallas, TX 75265-0410

Santander Consumer USA
Attention: Bankruptcy Dept.
Post Office Box 560284
Dallas, TX 75356-0284

HSBC Card Services
Post Office Box 81622
Salinas, CA 93912-1622

Military Star Card
Exchange Credit Program
Disputes Unit
Post Office Box 650410
Dallas, TX 75265-0410

The Law Offices of John T. Orci
6616-203 Six Forks Road
Raleigh, NC 27615

Internal Revenue Service
Post Office Box 21126
Philadelphia, PA 19114-0326

North Carolina Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

US Attorney's Office
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

Jennifer Solomon Bitner
35637 County Road 439
Eustis, FL 32736

North Carolina Dept of Revenue
Post Office Box 1168
Raleigh, NC 27602-1168

US Department of Education
Post Office Box 5202
Greenville, TX 75403-5202

Kohl's
Post Office Box 3043
Milwaukee, WI 53201-3043

North Carolina Employment Security
Commission
Post Office Box 26504
Raleigh, NC 27611-6504

US Department of Education
Post Office Box 13328
Richmond, VA 23225-0328

Lendmark
Post Office Box 87014
Fayetteville, NC 28304-7014

Paypal Buyer Credit
c/o GE Money Bank
Post Office Box 981064
El Paso, TX 79998-1064

US Department of Education
Direct Loan Servicing Center
Post Office Box 5609
Greenville, TX 75403-5609

Lowe's
Post Office Box 981400
El Paso, TX 79998-1400

Pioneer Services
4000 S. Eastern Avenue
Suite 300
Las Vegas, NV 89119

USAA Credit Card Services
Post Office Box 65020
San Antonio, TX 78265-5020

USAA Federal Savings Bank
4801 Frederica Street
Owensboro, KY 42301

USAA Federal Savings Bank
10750 McDermott Freeway
San Antonio, TX 78288-0596

Vector Security
70 East Business Park
131 US 70 East
Garner, NC 27529

Veterans Administration
Regional Office
251 North Main Street
Winston-Salem, NC 27155

Victoria's Secret
c/o WFNNB
Bankruptcy Department
Post Office Box 182125
Columbus, OH 43218-2125

Wal-Mart
Post Office Box 981470
El Paso, TX 79998-1470

Wells Fargo Dealer Services, Inc
Attn: Correspondence
MAC T9017-026
PO Box 168048
Irving, TX 75016-8048

Zales
Post Office Box 653054
Dallas, TX 75265-3054